

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Document Page 1 of 2

Caption in Compliance with D.N.J. LBR 9004-1(b)

Gillman Capone LLC
770 Amboy Avenue
Edison, NJ 08837
(732) 661-1664
Attorney for the Debtor(s)

By: Justin M. Gillman, Esq.

In Re:

Lawrence Schwab

Case No.: 23-12139-CMG

Judge: Mark Hall

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITIONThe debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by Select Portfolio Servicing, creditor,

A hearing has been scheduled for April 9, 2025, at 9:00AM.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

☒ Payments have been made in the amount of \$ 3024.23, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Debtor and spouse had additional unexpected expenses. Debtor believes additional payments have been made and not credited and is in process of providing proof. Debtor can cure remaining arrears in reasonable period of time and resume regular monthly payments.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 04/01/2025

/s/ Lawrence Schwab
Debtor's Signature

Date: _____

/s/
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.